

### Abstract

Systems and methods are provided for automatically establishing merchant accounts for transaction card usage. More specifically, the systems and methods allow an agent to automatically apply for and automatically receive approval for a merchant to  
5 transact commerce with customers who use a transaction card. Moreover, the systems and methods provide real-time information, such as approval or denial notifications and reports to an agent. In addition, the systems and methods provide secure file transfers between an agent and a transaction card issuer/processor.

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